

Fill in this information to identify the case:

Debtor 1 MIGUEL ANGEL RIVERA GARCIA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico
(State)

Case number 18-05790

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account: 1 4 5 2

Date of payment change:
Must be at least 21 days after date
of this notice 05/07/2021

New total payment: \$ 377.59
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 17.58 New escrow payment: \$ 17.59

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 377.58 New mortgage payment: \$ 377.59

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Donna Avila Date 02/16/2021
Signature

Print: Donna Avila Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Centralized Servicing Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext 3722 Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

District of Puerto Rico

PAYMENT CHANGE SUMMARY

Completed By: Donna Avila

02/16/2021

(Date)

Debtor(s) & MIGUEL ANGEL RIVERA GARCIA

Address:

URB DIAMARIS 330 CRISANTEMOS ST
JUNCOS, PR 00777

Case No.

18-05790

Claim No.

8

USDA Acct No.

1 4 5 2

Attorney & ROBERTO FIGUEROA CARRASQUILLO

Address:

PO BOX 186
CAGUAS, PR 00726-0186

Trustee & JOSE RAMON CARRION MORALES

Address:

PO BOX 9023884
SAN JUAN, PR 00902-3884

Effective 05/07/2021, the monthly ongoing payment is changing due to:

No Yes ☒ **ESCROW:**

No ☒ Yes **OTHER:**

PAYMENT CALCULATION

	Current Payment		New Payment
Principal & Interest	360.00	Principal & Interest	360.00
Less Subsidy	0.00	Less Subsidy	0.00
Total P&I Payment	360.00	Total P&I Payment	360.00
Escrow	17.58	Escrow	17.58
Escrow shortage		Escrow shortage	0.01
Total Escrow	17.58	Total Escrow	17.59
Fees		Fees	
Total Payment	377.58	Total Payment	377.59

CERTIFICATE OF SERVICE

I, Donna Avila, do hereby certify that on 02/16/2021, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

MIGUEL ANGEL RIVERA GARCIA

Debtor(s)

URB DIAMARIS 330 CRISANTEMOS ST
JUNCOS, PR 00777

Via CM/ECF:

Debtor's Attorney of Record:

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

Chapter 13 Trustee:

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

Date: 02/16/2021

/s/ Donna Avila

Donna Avila
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. 5390

USDA RURAL DEVELOPMENT - CSC -650
4300 GOODFELLOW BLVD.
BLDG 105E FC-252
ST. LOUIS MO 63120-1703
800-414-1226

MIGUEL A RIVERA-GARCIA
DIANA MARTINEZ-RODRIGUEZ
330 CALLE CRISANTEMO
JUNCOS PR 00777-3930

YOUR LOAN NUMBER: (1452

DATE: 02/08/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/21 THROUGH 04/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 05/21 THROUGH 04/22 -----
INSURANCE 211.00

TOTAL PAYMENTS FROM ESCROW 211.00

MONTHLY PAYMENT TO ESCROW 17.58 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 05/21 THROUGH 04/22 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE 105.40 105.52
MAY 21 17.58 122.98 123.10
JUN 21 17.58 140.56 140.68
JUL 21 17.58 158.14 158.26
AUG 21 17.58 175.72 175.84
SEP 21 17.58 193.30 193.42
OCT 21 17.58 210.88 211.00
NOV 21 17.58 228.46 228.58
DEC 21 17.58 211.00 INSURANCE ALP 35.04 RLP 35.16
JAN 22 17.58 52.62 52.74
FEB 22 17.58 70.20 70.32
MAR 22 17.58 87.78 87.90
APR 22 17.58 105.36 105.48

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -0.12.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----	
PRINCIPAL & INTEREST	360.00
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	17.58
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.01
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 05/07/21 377.59

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 35.16. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 35.16.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
05/17	17.58	06/17	17.58	07/17 808.80 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	

USDA RURAL DEVELOPMENT - CSC -650
 4300 GOODFELLOW BLVD.
 BLDG 105E FC-252
 ST. LOUIS MO 63120-1703
 800-414-1226

MIGUEL A RIVERA-GARCIA
 DIANA MARTINEZ-RODRIGUEZ
 330 CALLE CRISANTEMO
 JUNCOS PR 00777-3930

YOUR LOAN NUMBER: .452

DATE: 02/08/21

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING MAY, 2020 AND ENDING APR, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF MAY, 2020 IS ---

PRINCIPAL & INTEREST	360.00
ESCROW DEPOSIT	17.58
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	377.58

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL DESCRIPTION	PRIOR PRJ	ACTUAL
FEB 20	0.00				0.00	0.00
MAR 20	0.00				0.00	0.00
				STARTING BALANCE	105.52	-844.05
MAY 20	17.58				123.10	-844.05 A
JUN 20	17.58	17.59				
JUN 20		17.59				
JUN 20		17.59				
JUN 20		17.59				
JUN 20		17.59				
JUN 20		17.58				
JUN 20		17.58*			140.68	-720.94
JUL 20	17.58				158.26	-720.94
AUG 20	17.58	17.58				

AUG 20		17.58*				175.84	-685.78
SEP 20	17.58	17.58				193.42	-668.20
OCT 20	17.58	*				211.00	-668.20
NOV 20	17.58	*				228.58	-668.20
DEC 20	17.58	17.58	211.00	211.00	INSURA		
DEC 20		17.58					
DEC 20		17.58					
DEC 20		17.58					
DEC 20		17.58*				35.16 T	-791.30
JAN 21	17.58	17.58					
JAN 21		17.58					
JAN 21		17.58*				52.74	-738.56
FEB 21	17.58	**				70.32	-738.56
MAR 21	17.58	**				87.90	-738.56
APR 21	17.58	**				105.48	-738.56

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST* POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 35.16. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -844.05.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

11/15	17.59	12/15	17.59	01/16	17.59
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00